Application No. 10/577,610 Amdt. Dated 22 June 2009 Reply to Office Action of 22 January 2009

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims 1-30:

1-10. (Cancelled)

11. (Currently Amended) A point of sale terminal comprising:

an input device operative to receive prepaid card identification indicia from a prepaid card issued to a customer by a prepaid card issuer, said prepaid card issuer having a credit card account; and

a processor, operative <u>using said prepaid card identification indicia</u> to identify a credit card number associated with <u>said</u> a—credit card account of said prepaid card issuer, <u>said</u> which credit card number <u>being</u> which is different from said prepaid card identification indicia.

- 12. (Original) A point of sale terminal according to claim 11 and wherein said input device is a card reader.
- 13. (Original) A point of sale terminal according to claim 11 and wherein said input device is a keyboard.
- 14. (Currently Amended) A point of sale terminal according to claim 11 and wherein said processor is operative to verify acceptable-validity of said prepaid card_identification indicia prior to processing a_said_prepaid_card_transaction.
- 15. (Cancelled)

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- 16. (Original) A point of sale terminal according to claim 11 and also comprising a communicator, operative to communicate said prepaid card identification indicia to a remote server to determine validity of said prepaid card.
- 17. (Currently Amended) A point of sale terminal according to claim 16 and wherein said remote server is operative to communicate <u>information regarding</u> a balance <u>remaining</u> on <u>in</u>-said prepaid card, via said communicator, to said terminal.

18. (Cancelled)

- 19. (Currently Amended) A point of sale terminal according to claim 11 and also comprising a storage device for storing said credit card number associated with said credit card account of said prepaid card issuer.
- 20. (Currently Amended) A point of sale terminal according to claim 11 and wherein said point of sale terminal receives, from a remote server, said credit card number-from a remote server associated with said credit card account of said prepaid card issuer.

21-22. (Cancelled)

- 23. (New) A point of sale terminal according to claim 11 and wherein said point of sale terminal is operative to transmit information to a credit card transaction clearinghouse, said information including said credit card number associated with said credit card account.
- 24. (New) A point of sale terminal according to claim 11 and wherein said credit card account is associated with a plurality of said prepaid cards.

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- 25. (New) A point of sale terminal according to claim 11 and wherein said processor is operative to enable said credit card number to be accessed at said point of sale terminal using said prepaid card identification indicia.
- 26. (New) A point of sale terminal according to claim 11 and wherein said processor is operative to enable said credit card number to be identified at said point of sale terminal by accessing a lookup table based on said prepaid card identification indicia.
- 27. (New) A point of sale terminal according to claim 16 and wherein said credit card number is stored at said remote server.
- 28. (New) A point of sale terminal according to claim 16 and wherein said processor is operative to enable said credit card number to be accessed at said remote server using said prepaid card identification indicia.
- 29. (New) A point of sale terminal according to claim 16 and wherein said processor is operative to identify said credit card number by sending said prepaid card identification indicia to a remote server which includes a lookup table.
- 30. (New) A point of sale terminal according to claim 16 and wherein said validity of said prepaid card relates to balance information.